THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COVERAGE FOR DAMAGE TO YOUR AUTO
(MAXIMUM LIMIT OF LIABILITY) – VIRGINIA

SCHEDULE

Description Of Vehicle	Limit Of Liability		Premium	
	Collision	**Other Than Collision**	**Collision**	**Other Than Collision**
	$ _____ **Less** $ _____ **Ded.**	$ _____ **Less** $ _____ **Ded.**	 $ _____	 $ _____
	$ _____ **Less** $ _____ **Ded.**	$ _____ **Less** $ _____ **Ded.**	 $ _____	 $ _____
	$ _____ **Less** $ _____ **Ded.**	$ _____ **Less** $ _____ **Ded.**	 $ _____	 $ _____

NOTICE

The amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

With respect to the Coverage(s) shown as applicable to a vehicle described in the Schedule or in the Declarations, the **Limit Of Liability** Provision in Part **D** is replaced by the following:

LIMIT OF LIABILITY

A. Our limit of liability for loss will be the lesser of the:

  1. Amount shown in the Schedule or in the Declarations;

  2. Actual cash value of the stolen or damaged property; or

  3. Amount necessary to repair or replace the property with other property of like kind and quality.

However, the most we will pay for loss to electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment, is $1,000.

B. Our payment for loss will be reduced by any applicable deductible shown in the Schedule or in the Declarations.

C. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total loss.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.